

**SNAPSHOT of HOME Program Performance--As of 12/31/09**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ):

State:

PJ's Total HOME Allocation Received:

PJ's Size Grouping\*:

PJ Since (FY):

| Category   | PJ       | State Average | State Rank | Nat'l Average | Nat'l Ranking (Percentile):* |         |         |
|--|----------|---------------|------------|---------------|------------------------------|---------|---------|
|  |          |               |            |               | Group                        | C       | Overall |
| Program Progress:  |          |               |            | PJs in State: | 20                           |         |         |
| % of Funds Committed   | 97.28 %  | 93.17 %       | 9          | 96.45 %       | 53                           | 57      |         |
| % of Funds Disbursed   | 93.42 %  | 84.99 %       | 4          | 87.93 %       | 68                           | 72      |         |
| Leveraging Ratio for Rental Activities                           | 0        | 3.19          | 18         | 4.73          | 0                            | 0       |         |
| % of Completed Rental Disbursements to All Rental Commitments*** | 84.69 %  | 88.92 %       | 16         | 83.38 %       | 22                           | 25      |         |
| % of Completed CHDO Disbursements to All CHDO Reservations***    | 77.80 %  | 68.80 %       | 10         | 70.15 %       | 53                           | 56      |         |
| Low-Income Benefit:  |          |               |            |               |                              |         |         |
| % of 0-50% AMI Renters to All Renters                            | 63.33 %  | 87.48 %       | 19         | 80.67 %       | 13                           | 10      |         |
| % of 0-30% AMI Renters to All Renters***                         | 23.33 %  | 52.41 %       | 17         | 45.30 %       | 17                           | 14      |         |
| Lease-Up:  |          |               |            |               |                              |         |         |
| % of Occupied Rental Units to All Completed Rental Units***      | 93.33 %  | 97.50 %       | 17         | 95.32 %       | 26                           | 24      |         |
| Overall Ranking:   |          |               | In State:  | 19 / 20       | Nationally:                  | 20      | 16      |
| HOME Cost Per Unit and Number of Completed Units:                |          |               |            |               |                              |         |         |
| Rental Unit  | \$37,642 | \$26,390      |            | \$26,635      | 30 Units                     | 8.80 %  |         |
| Homebuyer Unit   | \$64,143 | \$17,384      |            | \$14,938      | 76 Units                     | 22.40 % |         |
| Homeowner-Rehab Unit   | \$32,341 | \$22,621      |            | \$20,675      | 234 Units                    | 68.80 % |         |
| TBRA Unit  | \$0      | \$5,889       |            | \$3,216       | 0 Units                      | 0.00 %  |         |

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (295 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Saginaw MI

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

**PJ:**

**State:\***

**National:\*\***

**Rental**

**Homebuyer**

**Homeowner**

|          |
|----------|
| \$32,438 |
| \$78,977 |
| \$95,185 |

|          |
|----------|
| \$60,600 |
| \$73,606 |
| \$74,993 |

|          |
|----------|
| \$31,727 |
| \$19,368 |
| \$23,434 |

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:**

**National Avg:**

|     |   |
|-----|---|
| 0.0 | % |
| 1.1 | % |

**R.S. Means Cost Index:** 0.94

|  | Rental<br>% | Homebuyer<br>% | Homeowner<br>% | TBRA<br>% |
|--|-------------|----------------|----------------|-----------|
| <b>RACE:</b>                             |             |                |                |           |
| White:                                   | 6.7         | 25.0           | 26.5           | 0.0       |
| Black/African American:                  | 93.3        | 71.1           | 62.0           | 0.0       |
| Asian:                                   | 0.0         | 0.0            | 0.0            | 0.0       |
| American Indian/Alaska Native:           | 0.0         | 0.0            | 0.0            | 0.0       |
| Native Hawaiian/Pacific Islander:        | 0.0         | 0.0            | 0.0            | 0.0       |
| American Indian/Alaska Native and White: | 0.0         | 0.0            | 0.0            | 0.0       |
| Asian and White:                         | 0.0         | 0.0            | 0.0            | 0.0       |
| Black/African American and White:        | 0.0         | 0.0            | 0.0            | 0.0       |
| American Indian/Alaska Native and Black: | 0.0         | 0.0            | 0.0            | 0.0       |
| Other Multi Racial:                      | 0.0         | 1.3            | 0.4            | 0.0       |
| Asian/Pacific Islander:                  | 0.0         | 0.0            | 0.0            | 0.0       |

### ETHNICITY:

|          |     |     |      |     |
|----------|-----|-----|------|-----|
| Hispanic | 0.0 | 2.6 | 11.1 | 0.0 |
|----------|-----|-----|------|-----|

### HOUSEHOLD SIZE:

|                    |      |      |      |     |
|--------------------|------|------|------|-----|
| 1 Person:          | 6.7  | 32.9 | 43.2 | 0.0 |
| 2 Persons:         | 53.3 | 39.5 | 21.8 | 0.0 |
| 3 Persons:         | 20.0 | 19.7 | 15.0 | 0.0 |
| 4 Persons:         | 16.7 | 6.6  | 11.1 | 0.0 |
| 5 Persons:         | 3.3  | 1.3  | 3.4  | 0.0 |
| 6 Persons:         | 0.0  | 0.0  | 3.8  | 0.0 |
| 7 Persons:         | 0.0  | 0.0  | 1.3  | 0.0 |
| 8 or more Persons: | 0.0  | 0.0  | 0.4  | 0.0 |

### HOUSEHOLD TYPE:

|                        |      |      |      |     |
|------------------------|------|------|------|-----|
| Single/Non-Elderly:    | 63.3 | 61.8 | 50.0 | 0.0 |
| Elderly:               | 0.0  | 1.3  | 29.1 | 0.0 |
| Related/Single Parent: | 26.7 | 19.7 | 9.4  | 0.0 |
| Related/Two Parent:    | 10.0 | 15.8 | 9.0  | 0.0 |
| Other:                 | 0.0  | 1.3  | 2.1  | 0.0 |

### SUPPLEMENTAL RENTAL ASSISTANCE:

|                |      |                  |
|----------------|------|------------------|
| Section 8:     | 36.7 | 1.3 <sup>#</sup> |
| HOME TBRA:     | 6.7  |                  |
| Other:         | 6.7  |                  |
| No Assistance: | 50.0 |                  |

**# of Section 504 Compliant Units / Completed Units Since 2001** 0

\* The State average includes all local and the State PJs within that state

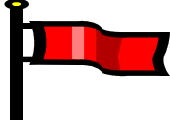
\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —  
**SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Saginaw State: MI Group Rank: 20  
 (Percentile)  
 State Rank: 19 / 20 PJs Overall Rank: 16  
 (Percentile)  
 Summary: 1 / Of the 5 Indicators are Red Flags

| FACTOR                              | DESCRIPTION   | THRESHOLD* | PJ RESULTS   | RED FLAG   |
|-------------------------------------|---|------------|--------------|--|
| 4                                   | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 76.20%   | <b>84.69</b> |  |
| 5                                   | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS    | < 50.90%   | <b>77.8</b>  |  |
| 6                                   | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME                  | < 70%**    | <b>63.33</b> |  |
| 8                                   | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS                | < 90.88%   | <b>93.33</b> |  |
| "ALLOCATION-YEARS" NOT DISBURSED*** |   | > 2.550    | <b>1.49</b>  |  |

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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